

EXHIBIT 17

**IMPORTANT NOTICE TO POLICYHOLDERS -
COMMERCIAL PROTECTOR COVERAGE
(BOP 2006 to BOP 2013)**

Dear Valued Policyholder,

Thank you for selecting us as your carrier for your commercial insurance. This notice contains a brief summary of the coverage changes made to your policy.

The changes outlined below are organized by individual endorsements. Please note that not all of the endorsements noted may apply to your specific policy. In addition, this notice does not reference every editorial change made to the endorsement or coverage form, only significant coverage changes.

Please read your policy and review your Declarations page for complete coverage information. No coverage is provided by this notice, nor can it be construed to replace any provisions of your policy. If there are discrepancies between your policy and this notice, the provisions of the policy shall prevail.

Should you have questions after reviewing the changes outlined below, please contact your independent agent. Thank you for your business.

Coverage Form

Expiring Form	Expiring Form Number	New Form	New Form Number
Businessowners Coverage Form	BP 00 03 01 06	Businessowners Coverage Form	BP 00 03 07 13

Section I - Property

I. Broadenings Of Coverage

● Business Personal Property - Coverage Radius

The Business Personal Property coverage grant is revised to extend coverage 100 feet from the buildings or structures, or 100 feet from the described premises, whichever distance is greater.

● Vegetated Roofs

Property Not Covered is revised to make an exception for lawns, trees, shrubs and plants that are part of a vegetated roof. The Limited Coverage For Fungi, Wet Rot Or Dry Rot Additional Coverage is revised to expressly state that the coverage does not apply to lawns, trees, shrubs or plants that are part of a vegetated roof.

● Electronic Data In Building Equipment

Property Not Covered is revised to make an exception for electronic data which is integrated in and operates or controls the building's elevator, lighting, heating, ventilation, air conditioning or security system. The Electronic Data and Interruption Of Computer Operations Additional Coverages are revised to reinforce that coverage does not apply to such electronic data, data that is integrated in and operates or controls the building's elevator, lightning, heating, ventilation, air conditioning or security system.

● Debris Removal

The Limit of Insurance under the Debris Removal Additional Coverage, is increased from \$10,000 to \$25,000.

Further, coverage for debris removal is expanded to include the expense of removing certain debris that is not Covered Property, however, when no Covered Property sustains direct physical loss or damage, coverage for the removal of debris, is limited to \$5,000.

● Business Income Additional Coverage - Extended Business Income

The period of coverage under the Extended Business Income Additional Coverage is increased from 30 to 60 days.

- **Additional Coverages - Civil Authority**

The period of coverage for the Civil Authority Additional Coverage is increased from three weeks to four weeks.

- **Business Income From Dependent Properties Additional Coverage - Secondary Dependent Properties**

Coverage is extended to include secondary dependent properties which are direct suppliers and recipients of the dependent property's materials or services, that are not owned or operated by a dependent property, but do not include any road, bridge, tunnel, waterway, airfield, pipeline, or any other similar area or structure.

- **Coverage Extensions - Outdoor Property**

The Outdoor Property Coverage Extension has been revised to provide an option to increase the applicable limit, but not more than \$1000 for any one tree, shrub or plant.

The Outdoor Property Coverage Extension is also revised to include debris removal expense for trees, shrubs and plants that are the property of others, except trees, shrubs and plants owned by the landlord of an insured tenant.

- **Business Personal Property Temporarily In Portable Storage Units Coverage Extension**

A Coverage Extension for Business Personal Property Temporarily In Portable Storage Units is introduced. Under this Coverage Extension, a 90-day coverage period is provided for Business Personal Property temporarily stored in a portable storage unit located within 100 feet of the described premises, subject to a sub-limit of \$10,000 regardless of the number of storage units.

- **Dishonesty Exclusion**

The Dishonesty Exclusion is revised to distinguish between those who have a role in the insured's business (partners, managers, employees, etc.) and others to whom property may be entrusted (a category that includes tenants and bailees, for example). With respect to the latter category, the exclusion is narrowed to apply only to theft. Further, the exception to the exclusion (which enables coverage for acts of destruction) is revised to extend applicability to authorized representatives.

- **Exclusions - Business Income And Extra Expense**

The exception in the Business Income And Extra Expense Coverage Exclusion with respect to coverage for loss caused by or resulting from suspension, lapse or cancellation of any license, lease or contact directly caused by the suspension of operations has been expanded so that the exception will also apply during the extension of the "period of restoration" in accordance with the terms of that coverage.

- **Property Loss Conditions - Loss Payment - Party Walls**

A provision within The Loss Payment - Property Loss Condition has been introduced that generally addresses exposures associated with party walls and the insured's interest in that party wall.

- **Optional Coverages - Equipment Breakdown Protection Coverage**

The Mechanical Breakdown Optional Coverage has been replaced with Equipment Breakdown Protection Coverage. If Equipment Breakdown replaces Mechanical Breakdown Coverage or is newly added to the policy, this change represents a broadening of coverage.

- **Specified Causes Of Loss Property Definition**

Coverage for water damage under the definition of "specified causes of loss" is expanded to include accidental discharge or leakage of water or waterborne material as the direct result of the breaking apart or cracking of certain off-premises systems due to wear and tear.

II. Reductions in Coverage

- **Property Not Covered Animals**

Property Not Covered has been revised to state that covered property does not include animals unless they are owned by others and being boarded by you, or your stock while inside buildings (however in both instances the covered causes of loss are limited to the "specified causes of loss" or building glass breakage, and then only if the animals are killed or their destruction is made necessary).

- **Limitations**

The limitations regarding loss or damage to the interior of any building or structure caused by or resulting from rain, snow, sleet, ice, sand or dust has been extended to apply to personal property in the building or structure.

- **Additional Coverages - Civil Authority**

This coverage now requires that the damaged property triggering the exercise of civil authority be within one mile of the described premises.

- **Newly Acquired Or Constructed Property Coverage Extension**

Under the Newly Acquired Or Constructed Property Coverage Extension, the provision that extends an additional limit of insurance to newly acquired business personal property at the described premises is removed. There is no change to the coverage for newly acquired business personal property at newly acquired locations or at newly constructed or acquired buildings at the described location.

- **Exclusions - Utility Services**

This exclusion now applies to utility failure that originates at the described premises, when such failure involves equipment used to provide utility service supplied by an off-premises provider.

- **Employee Dishonesty Optional Coverage**

An exclusion is introduced to the Employee Dishonesty Optional Coverage to address acts of employees learned of by the insured prior to the policy period.

III. Other Changes

- **Business Personal Property**

The Business Personal Property coverage grant is revised to reinforce that business personal property is covered when located in or on the buildings or structures at the described premises.

- **Covered Causes Of Loss - Risk Of Loss**

The term "risk of" is removed from the Covered Causes Of Loss provision.

- **Fire Department Service Charge Additional Coverage**

The Fire Department Service Charge Additional Coverage is revised to specify that the amount of such coverage (\$2,500 or a designated higher limit) applies to each premises described in the Declarations. Further, the language of the coverage provision is revised to state that the designated limit applies regardless of the number of responders or the number or type of services performed.

- **Business Income And Extra Expense Additional Coverages - Coverage Radius**

In part, the coverage criteria for the Business Income and Extra Expense Additional Coverages relate to loss or damage to personal property in the open or in a vehicle within a certain distance from the described premises. The language relating to the coverage radius is revised to achieve more similarity between the radius outlined for insureds who are occupants of the entire premises or those who occupy only a part of the premises, and to use terminology similar to that used in the Business Personal Property coverage grant.